



Order Filed on July 6, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esq.
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
dcarlon@kmlawgroup.com
Attorneys for Defendant
PNC Bank, National Association

In Re:

Minnie Williams-Wooden,
Debtor

Case No.: 19-21276 ABA

Hearing Date:

Judge: Andrew B. Altenburg Jr.

CONSENT ORDER CURING POST PETITION DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: July 6, 2023



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Page 2

Debtor: Minnie Williams-Wooden

Case No.: 19-21276 ABA

Caption: **CONSENT ORDER RESOLVING DEBTOR'S COMPLAINT TO
IMPOSE AUTOMATIC STAY AS TO THE MORTGAGED PROPERTY**

This matter having been brought before the Court by Denice Carlon, Attorney for Secured Creditor, upon a request to reinstate the automatic stay as to real property located at 1704 Snowberry Drive, Williamstown, NJ, 08094, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David A. Snyder, Esq., attorney for Debtor, and for good cause having been shown;

It is **ORDERED, ADJUDGED** and **DECREED** that the automatic stay as to the mortgaged property known and designated as 1704 Snowberry Drive, Williamstown, NJ, 08094 hereby imposed; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that the Debtor make regular mortgage payments, outside the Chapter 13 Plan, beginning July 1, 2023, directly Secured Creditor (Note: The amount of the monthly mortgage payment is subject to change according to the terms of the mortgage); and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that for the duration of the Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, the Secured Creditor may obtain an Order Vacating Automatic Stay As To Real Property by submitting a Certification to the Court indicating any such payment is more than thirty (30) days late; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that a copy of any application, supporting certification, and proposed Order must be served on the Trustee, Debtor and Debtor's counsel at the time of submission to the Court; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that in the event the within Bankruptcy is dismissed or the automatic stay is vacated, the refile of any bankruptcy proceeding by the Debtor will not act to impose the automatic stay as to the premises known and designated as 1704 Snowberry Drive, Williamstown, NJ, 08094 without further order of the Court; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that as of June 20, 2023 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September

Page 3

Debtor: Minnie Williams-Wooden

Case No.: 19-21276 ABA

Caption: **CONSENT ORDER RESOLVING DEBTOR'S COMPLAINT TO
IMPOSE AUTOMATIC STAY AS TO THE MORTGAGED PROPERTY**

2022 through June 2023 for a total post-petition default of \$14,793.09 (2 @ \$1,466.70; 8 @ \$1,500.20 less suspense \$141.91); and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that Debtor shall make an immediate payment of \$10,000.00; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that Debtor shall make an additional payment for remaining arrears of \$4,793.09 no later than June 30, 2023; and

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that the Secured Creditor is hereby awarded reimbursement of fees in the sum of \$500.00, which is to be paid through the Debtor's Chapter 13 Plan.

It is **FURTHER ORDERED, ADJUDGED** and **DECREED** that request to impose an automatic stay, are hereby resolved.

I hereby agree and consent to the above terms and conditions:

Dated: 6/26/2023

/s David A Snyder

David A. Snyder, Attorney for Plaintiff

I hereby agree and consent to the above terms and conditions:

Dated: 6/26/2023

/s/ Denise Carlon

Denise E. Carlon, Attorney for Defendant